

What is claimed is:

1 1. A global vendor financing server that automatically processes a credit
2 application, comprising:

3 a network interface module capable of securely communicating with a vendor
4 computer over a computer network including receiving a credit request for vendor
5 financing and transmitting a credit level for the credit request;

6 a credit bureau interface module capable of communicating with first and second
7 credit bureaus, where the communicating comprises receiving credit information from at
8 least one of the first and second a credit bureaus, and where the first and second a credit
9 bureaus provide credit information for different countries;

10 a scoring module capable of determining a credit level as a function of the credit
11 request and the credit information; and

12 a pricing module capable of generating a price for the credit request.

1 2. The global vendor financing server of claim 1, wherein the computer
2 network comprises an Internet.

1 3. The global vendor financing server of claim 2, further comprising a forms
2 module capable of generating a different application form for different credit requests.

1 4. The global vendor financing server of claim 3, wherein the forms module
2 is capable of generating an application form in a plurality of languages, the language of
3 the generated form being based on a vendor identification received from the vendor
4 computer.

1 5. The global vendor financing server of claim 4, wherein the forms module
2 is capable of generating an application form in a plurality of currencies, the currency
3 based on a vendor identification received from the vendor computer.

1 6. The global vendor financing server of claim 5, wherein the forms module
2 is capable of generating an application form for a branded vendor Internet site.

1 7. The global vendor financing server of claim 5, wherein the credit bureau
2 module is capable of communicating with the first credit bureau via the Internet and the
3 second credit bureau via a direct connection.

1 8. The global vendor financing server of claim 5, wherein the credit bureau
2 module is capable of communicating with both the first and second credit bureaus about
3 the same credit request.

1 9. The global vendor financing server of claim 5, wherein the scoring
2 module uses configurable score cards to determine the credit level.

1 10. The global vendor financing server of claim 9, wherein the scoring
2 module comprises different scoring mechanisms for different countries based on a
3 country code received from the vendor computer.

1 11. The global vendor financing server of claim 9, wherein the pricing module
2 generates the price using configurable rate cards.

1 12. The global vendor financing server of claim 11, wherein the pricing
2 module generates a plurality of prices for the credit request, where each price is generated
3 with a different financing term.

1 13. The global vendor financing server of claim 11, wherein the pricing
2 module generates a price as a function of a country code indicating a country where a
3 financed product resides.

1 14. The global vendor financing server of claim 11, wherein the pricing
2 module generates a price a function of a country code indicating a country where the
3 vendor computer is located.

1 15. The global vendor financing server of claim 11, further comprising:
2 a workflow management module capable of routing a credit request for manual
3 processing.

1 16. The global vendor financing server of claim 1, further comprising:
2 a push services module capable of generating a list of additional products when
3 the credit level exceeds the credit request.

1 17. The global vendor financing server of claim 16, wherein the list of
2 additional products comprises only products available for less than a difference between
3 the credit level and the credit request.

1 18. The global vendor financing server of claim 1, further comprising:
2 a documentation module capable of generating electronic financing documents.

1 19. The global vendor financing server of claim 18, wherein the
2 documentation module is capable of receiving electronic signatures.

1 20. The global vendor financing server of claim 19, wherein the
2 documentation module automatically generates a UCC document for each credit request
3 for credit in the United States.

1 21. The global vendor financing server of claim 1, further comprising an
2 interactive quote module capable of providing a price quote before the credit request is
3 received.

1 22. The global vendor financing server of claim 1, where the credit request
2 comprises a request for financing for multiple products.

1 23. The global vendor financing server of claim 22, wherein the multiple
2 products comprise products purchased in different currencies.

1 24. The global vendor financing server of claim 23, wherein the multiple
2 products comprise products located in the countries.

1 25. A method of automatically processing a vendor financing application in a
2 global vendor finance computer, comprises:

3 receiving a vendor financing application via a computer network from a vendor
4 computer, where the vendor financing application indicates at least an asset to be
5 financed, an entity desiring the asset and a vendor offering the product;

6 transmitting a first credit requests to a first credit agency, where the first credit
7 request indicates at least the entity and the first credit agency is selected from a plurality
8 of credit agencies that provide credit information for different countries;

9 receiving a first credit response from the first credit agency indicating credit
10 information of the entity;

11 generating a first credit level as a function of the first credit response and the
12 vendor financing application; and

13 generating a price as a function of the first credit level and the vendor financing
14 application.

1 26. The method of claim 25, further comprising transmitting an empty vendor
2 financing application to the vendor computer.

1 27. The method of claim 26, wherein the receiving comprises receiving a
2 completed vendor financing application from a private label vendor computer.

1 28. The method of claim 26, wherein the transmitting an empty vendor
2 financing application comprises generating the empty vendor financing application in one
3 of a plurality of languages based on a language identification received from the vendor
4 computer.

1 29. The method of claim 28, wherein the language identification is specific to
2 the entity.

1 30. The method of claim 25, wherein the generating the price comprises
2 generating the price in one of a plurality of currencies based on a currency code received
3 from the vendor computer.

1 31. The method of claim 25, wherein the receiving a first credit response
2 comprises receiving the first credit response via an Internet connection.

- 1 32. The method of claim 25, further comprising:
 - 2 transmitting a second credit request to a second credit agency, where the credit
 - 3 request indicates at least the entity, where the first and second credit agency provide
 - 4 credit information for different countries;
 - 5 receiving a second credit response from the second credit agency indicating credit
 - 6 information of the entity;
 - 7 generating a second credit level based in part on the second credit response and
 - 8 the vendor financing application; and

9 generating a price as a function of the first and second credit levels and the vendor
10 financing application.

1 33. The method of claim 25, wherein generating the first credit level
2 comprises using configurable score cards to determine the first credit level.

1 34. The method of claim 33, wherein the generating comprises using a
2 country specific score card to determine the first credit level, where the country specific
3 score card is selected based on a country code received from the vendor computer.

1 35. The method of claim 25, wherein the generating a price comprises
2 generating the price using configurable rate cards.

1 36. The method of claim 35, wherein the generating the price comprises
2 generating the price based in part on a country code indicating a country of the asset.

1 37. The method of claim 35, wherein the generating a price comprises
2 generating a plurality of prices for the credit request, where each price is generated with a
3 different financing term.

1 38. The method of claim 35, wherein the generating a price comprises
2 generating a price as a function of a country code indicating a country where the vendor
3 computer is located.

1 39. The method of claim 35, wherein the generating a price comprises
2 generating a price as a function of real-time financial market conditions.

1 40. The method of claim 25, further comprising:
2 routing the credit request for manual processing if the credit request exceeds a
3 threshold.

1 41. The method of claim 25, further comprising:
2 transmitting an offer for an additional service if the credit level exceeds the credit
3 request.

1 42. The method of claim 25, wherein the transmitting an offer for additional
2 services that cost less then a difference between the credit level and the credit request.

1 43. The method of claim 25, further comprising:
2 generating a closing document that includes the price.

1 44. The method of claim 43, wherein the documentation module automatically
2 generates a UCC document.

1 45. The method of claim 44, further comprising:
2 receiving electronic signatures indicating acceptance of the price.

1 46. The method of claim 25, further comprising:
2 providing a price quote before the credit request is received

1 47. The method of claim 25, where the credit request comprises a request for
2 financing multiple products.

1 48. The method of claim 47, where the multiple products comprise products
2 purchased in different currencies.

1 49. The method of claim 25, further comprising identifying the credit request
2 for securitization.

1 50. The method of claim 25, where the credit request the receiving the vendor
2 financing application comprises being in communication with the vendor server with a
3 secure communication method.

1 51. A global vendor financing server that automatically processes a credit
2 application, comprising:
3 an interface means for communicating with first and second credit bureaus, where
4 the communicating comprises receiving credit information from at least one of the first
5 and second a credit bureaus, and where the first and second a credit bureaus provide
6 credit information for different countries.

1 52. A method of marketing financial services in a vendor financing computer
2 system, comprising:
3 determining a difference between a credit limit and a requested credit level of a
4 vendor financing customer;
5 providing an offer for a financial service to the customer via the computer system
6 if the credit limit exceeds the requested credit level, where the financial service costs less
7 than the difference.

1 53. The method of claim 52, wherein the providing comprises providing an
2 offer for a plurality of financial service that are each available for less than the difference.